

Starting January 1st:
Rent a car with the Card.

Get Car Rental
Loss and Damage Insurance at
no extra charge.



TRAVEL
RELATED
SERVICES

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Car Rental Loss and Damage Insurance covers no other type of loss. For example, in the event of a collision involving your rental car, damage to the other driver's car or the injury of anyone or anything outside your rented car is not covered.

Car Rental Loss and Damage Insurance is affected by specific limitations and exclusions which will govern in the event of a loss. This insurance does not cover losses caused by or contributed to by violating the rental agreement; illegal activity; pre-existing conditions, damage or defect; being under the influence of intoxicants or drugs; war, military activity or radio-activity; confiscation by authority; wear and tear.

LOSSES AND CLAIMS

To file a claim for reimbursement, you must call the Car Rental Loss and Damage Claims Unit for American Express, toll free at 1-800-338-1670 in the U.S. only; or call 214-680-6400 collect from other locations worldwide, as soon as possible following a loss you believe to be covered.

A representative will answer any questions you may have and will send you a claim form and instructions. Complete and sign the claim form, and return it together with the requested documentation of loss to Car Rental Loss and Damage Claims Unit for American Express, % Inter-Claim, P.O. Box 515095, Dallas, TX 75251. A claim must be reported as soon as reasonably

possible following the loss but no later than 90 days following the date of the damage or theft. Documentation will be required.

All benefits will be paid on an **excess reimbursement basis**.* This means that this coverage will reimburse you for that portion of covered damage or theft losses which you must pay and which are not covered by the car rental company, any personal auto insurance or employer's auto insurance or reimbursement plan. When these other coverages apply, you must first seek payment or reimbursement and receive a determination under them before this coverage will reimburse you. Deductibles and coinsurance payments remaining under other coverages will be reimbursed.

This description of coverage is an important document. Please keep it in a safe place. However, this document is not the policy or contract of insurance. The benefits described in this document are subject to all of the terms, conditions and exclusions of the policy issued by the underwriter. But this document replaces any prior description of benefits under the policy which may have been furnished to the Cardmember.

*When you are renting a car outside the United States, benefits for loss or damage of the car will be covered on a primary basis, not dependent on other coverages.

A NEW CARDMEMBER PRIVILEGE THAT CAN SAVE YOU UP TO \$12 A DAY.

When you rent a car for business or pleasure anywhere in the world, the American Express® Card now gives you the added value and protection of Car Rental Loss and Damage Insurance—at no extra charge.

TWO EASY STEPS AND YOU'RE COVERED.

Here's all you do to take advantage of this new Cardmember privilege:

1. **Charge the car rental with the American Express Card.**
2. **Decline the Collision Damage Waiver offered by the car rental company.***

That's it! You'll be reimbursed for most rental

car damage due to collision, theft, fire or vandalism. And you're covered at no extra charge. For complete details, please see the Description of Coverage attached.

THE SAVINGS KEEP ADDING UP.

Car Rental Loss and Damage Insurance from American Express can save you up to \$12 a day. If you rent a car only 4 days a year, you can save up to \$48. If you rent more often, you'll save even more.

Car Rental Loss and Damage Insurance at no extra charge. One more valuable way the American Express Card provides additional peace of mind and security.

Membership Has Its Privileges.SM

*You may still wish to accept the personal effects coverage and medical coverage offered by the car rental company.

CAR RENTAL LOSS AND DAMAGE INSURANCE DESCRIPTION OF COVERAGE

Car Rental Loss and Damage Insurance automatically provides you with insurance coverage for damage to or theft of most rental cars when you use the Personal American Express® Card or OptimaSM Card issued in association with the Personal Card to charge and pay for a car rental from a commercial car rental company.

If the rental car is damaged or stolen while it is your responsibility, this coverage will **reimburse** you for any amount you must pay to the car rental company for the car that is not covered by personal insurance or employer's insurance or reimbursement plan. This coverage will reimburse you for that amount up to the full value of the car plus the cost of any damage- or theft-related charges imposed by the car rental company (which are described in more detail below).

Please note that you *must* decline the collision damage waiver (CDW) offered by the car rental company in order to activate this coverage for a particular rental.

You will receive this coverage at no extra charge as a benefit of U.S. Personal Cardmembership. The cost is approximately \$0.36 of each annual Cardmembership. Certain terms, conditions and exclusions apply to this coverage, which is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, through an insurance policy (the "Policy") issued for American Express Travel Related Services Company, Inc. and its participating subsidiaries. The important features of this coverage are summarized below.

PERSONS COVERED

You are eligible for coverage under the Policy if you are a U.S. Personal Cardmember ("Cardmember"). You are a U.S. Personal Cardmember if (1) you are an American Express Basic or Additional Cardmember and a Personal Card or an Optima Card issued in association with the Personal Card ("Cards") is issued in your name, and (2) your Card account is billed in the United States.

During the period of the rental, as indicated by the rental agreement, you are covered regardless of whether or not you are in the car.

ACTIVATION OF COVERAGE

Car Rental Loss and Damage Insurance is activated when (1) you use the Card to charge and pay for a car rental from a commercial car rental company, and (2) you decline the collision damage waiver (CDW) option offered by the car rental company.

Coverage continues in effect while the rental car remains in your control or a person permitted to operate the rental car in accordance with the car rental agreement between you and the car rental company. Coverage terminates when (1) the car rental company reassumes control of the rental car, or (2) the policy is cancelled.

METHOD OF COVERAGE

Car Rental Loss and Damage Insurance reimburses you for an amount paid to the car rental company for the repair or replacement of a rental car damaged or stolen while it is your responsibility. It does *not* pay for the collision damage waiver (CDW) offered by the car rental company; it does *not* pay for any other daily or weekly rental charges offered by or imposed by the car rental company; and it does *not* pay for any insurance offered by or purchased through the car rental company.

It is also important to note that Car Rental Loss and Damage Insurance is an **excess** insurance plan. It will not duplicate insurance provided by or purchased through the car rental company; will not pay for losses assumed, waived or paid by the car rental company; and will not pay for losses reimbursed by your own insurer, employer or employer's insurer. See the note at the end of this Description of Coverage for a further explanation of this feature of the Plan.

The **excess** feature applies to all rentals except for rentals outside the United States. Outside the United States, coverage is **primary**, which means that you do not have to seek coverage from any other source of insurance before receiving coverage under this policy. (See Losses and Claims.)

SCOPE OF COVERAGE AND EXCLUSIONS

Car Rental Loss and Damage Insurance covers most rental cars, including many foreign cars, when they are rented on a daily or weekly basis. But it does **not*** cover rentals of:

- Any car rented under a month-to-month or longer lease arrangement;
- Expensive or Exotic Cars,* which means an Aston Martin, Bentley, Bricklin, Cadillac Fleetwood Limousine, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, or similar vehicle;
- Antique Cars,* which means cars that are over 20 years old or have not been manufactured for 10 or more years; and
- Off-road vehicles, motorcycles, mopeds, recreational vehicles, trucks, campers and trailers, and any other vehicle which is not a rental car.
- The following mini-vans are covered: Dodge Caravan and Grand Caravan, Plymouth Voyager, Volkswagen Vanagon and MPV Mazda Van.

The only losses covered by the Car Rental Loss and Damage Insurance include payments you are required to make to a car rental company for (1) the repair or replacement of your damaged or stolen rental car, up to its full value, and (2) any damage- or theft-related charges imposed by the car rental company, such as towing or loss of use charges, which the car rental company would not have imposed had you accepted its collision damage waiver (CDW) or similar option.

*Restrictions on exotic, expensive or antique cars do not apply to cars rented outside the United States.